

# ADJD vs DIFC Wills in UAE

Which Jurisdiction Is Right for You? · 2026 Guide

Non-Muslim Estate Planning · Abu Dhabi & Dubai

If you live or hold assets in the UAE, choosing the right jurisdiction for your will is one of the most important decisions you can make. Until recent reforms, UAE Federal Law applied Sharia principles to non-Muslim inheritance, often leading to unintended outcomes for expats.

With **Law No. 41/2024** for Abu Dhabi Judicial Department (ADJD) and **Law No. 2/2025** for Dubai International Financial Centre (DIFC), non-Muslims can now register civil wills that fully reflect their wishes.

The key choice is between **ADJD (Abu Dhabi)** — lower costs, UAE-wide recognition — and **DIFC (Dubai)** — English common law, ideal for international portfolios.

## ADJD vs DIFC Wills: Quick Comparison

Feature	ADJD (Abu Dhabi)	DIFC (Dubai)
Eligibility	Non-Muslims & Muslims (civil option)	Non-Muslims only
Law Applied	UAE civil law	English common law
Assets Covered	All UAE emirates	UAE and worldwide
Cost	AED 750+ (lower)	AED 10,000+ (higher)
Language	Arabic or bilingual	English
Probate	Abu Dhabi Courts	DIFC Courts
Guardianship	Yes, for minors	Yes, with UAE court confirmation

## When to Choose ADJD Wills (Abu Dhabi)

ADJD wills are ideal if you live in Abu Dhabi or hold primarily UAE-based assets. They are more affordable — **starting at AED 750** — and recognised across all emirates, including Dubai. You can include guardianship provisions for minors and specify non-Sharia distribution. Registration is straightforward via online booking or in person at the ADJD centre.

*Best for: Abu Dhabi residents · Simpler estates · Cost-conscious applicants · UAE-only asset holders*

## When to Choose DIFC Wills (Dubai)

DIFC wills suit Dubai residents or those with international assets. They apply **English common law**, making them familiar to expats from the UK, US, Australia, or Commonwealth countries. DIFC can cover UAE *and* worldwide assets — something ADJD cannot. Costs start at **AED 10,000** but reflect the international standard and faster probate.

DIFC is non-Muslim only and requires Dubai residency or assets in the emirate. It is excellent for complex estates, trusts, digital assets, and offshore holdings.

*Best for: Dubai residents · International portfolios · Complex estates · Digital & crypto assets*

## Step-by-Step: How to Register Your UAE Will

- 1 Consult a lawyer – Choose an accredited DIFC or ADJD practitioner.
- 2 Draft your will – Specify assets, beneficiaries, executors, and guardianship.
- 3 Book and attend – Online for ADJD; video or in-person for DIFC.
- 4 Sign and pay – Fees vary by estate value. Receive your registration certificate.

## Frequently Asked Questions

### Can one will cover assets in both Dubai and Abu Dhabi?

Yes. ADJD wills apply UAE-wide. DIFC wills can cover both UAE and international assets, making them the broader option for multi-emirate or global estates.

### Do I need a lawyer to register a UAE will?

Yes. Both ADJD and DIFC typically require accredited drafting and witnessing by a qualified legal practitioner registered with the respective authority.

### What about digital assets such as cryptocurrency?

DIFC wills can explicitly cover digital assets when they are clearly specified in the will. Ensure your executor knows where to find records of all digital holdings.

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*This guide is provided for general informational purposes only. Laws and fees are subject to change. Always consult a qualified UAE-licensed legal professional before making decisions about your estate.*